

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US06/11148

A. CLASSIFICATION OF SUBJECT MATTER

IPC: G06F 17/60;G06K 5/00(2006.01)

USPC: 705/74;235/380;235/382
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
U.S. : 705/74;235/380;235/382

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
East, card processor, server, and database

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,675,153 B1 (COOK et al) 6 Jan. 2004 (06.01.2004) see all	1-35
Y	US 7,082,891 B2 (O'Neal) 18 April 2006 (18.04.2006), see all	1-35
Y	US 7,051,002 B2 (Keresman, III et al) 23 May 2006 (23.05.2006) see all	1-35

Further documents are listed in the continuation of Box C.

See patent family annex.

* Special categories of cited documents:

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier application or patent published on or after the international filing date
- "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- "O" document referring to an oral disclosure, use, exhibition or other means
- "P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search
11 June 2007 (11.06.2007)

Date of mailing of the international search report

12 SEP 2007

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
Facsimile No. (571) 273-3201

Authorized officer

Alexander Kalinowski *V. Salig*
Telephone No. (571) 272-5350